

## Renter's Additional Liability Protection Available by the Day for Your Rental Car

## Coverage:

Renter's Additional Liability Protection (RAL) provides excess liability coverage that protects you and any authorized driver listed on the rental contract against third party automobile claims for bodily injury and property damage caused during permitted use of the Rental.

By accepting RAL, the policy may provide you with excess coverage for the difference between the underlying coverage and \$300,000 combined limit. RAL ensures that the renter has protection against a lawsuit arising from a motor vehicle accident for claims that exceed their current coverage.

RAL is available to you as additional coverage to put an extra layer of protection between the renter and an injured third party.

The purchase of any of the insurance described in this brochure is not required in order to rent a vehicle. RAL is your best solution to protect yourself from claims that might exceed your current coverage.

The policies are underwritten by:

Car Rental Association Inc. Surfside Beach, SC 29587 and Lincoln Insurance Group Sandy, UT 84091



See the other side for more info. Auto Rental Solutions.net sales@schalberg.com

## **Terms and Conditions:**

This policy may provide a duplication of coverage already provided by a renter's personal insurance policy, homeowner's insurance policy, personal liability insurance policy, or other source of coverage.

Signing the rental contract is proof of coverage under the policy issued to the Lesser.

STATE LAW- Remember state laws may prohibit or modify the optional products offered. Any offer or description of benefits is void where prohibited by law.

If you violate the terms/conditions or use restrictions of the rental contract, coverage is void and no coverage is provided.

For uninsured motorist, underinsured motorist first- party benefits, no-fault, supplemental no-fault or other liability insurance that is optional or can be waived or rejected. When accepting RAL, you agree to waive or reject, to the extent allowed by law, any such insurance.

If You fail to accept any of the coverage at the start of the Rental or Sharing agreement.

If there is a failure to pay the charges due and if the vehicle is obtained through misrepresentation.

For fines, penalties, punitive or exemplary damages.

## In the Event of an Accident

- 1. Contact the rental location for assistance and advise them of the accident.
- Contact the police immediately and be sure to request a police report.
- 3. Seek medical attention if necessary.
- Be sure to get all information on all the drivers and owners of the vehicles you can.
- Go to the rental office, file the claim, and sign all necessary documents.
- 6. Submit claims directly to the Claim office.

Car Rental Association, Inc.
Paul Sweeney
P.O. Box 15236
Surfside Beach, SC 29587
psweeney.star@yahoo.com
Paul Sweeney
Office 201-968-9494 Fax 201-968-1116